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Philadelphia, PA 19103-7301
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Fax 215.851.1420

December 19, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Technology Center 2100

RE: U.S. Patent Application Serial No.: 09723,324
Filed: November 27, 2000
Inventor(s): Tomy K. Isaac et al.
For: Personalized Account Planning System
Docket No. 00-40323-US (500323.20001)

Dear Sir:

Enclosed are the following for filing in connection with the above-referenced application:

1. Request for Reconsideration;
2. A copy of the October 2, 2003 filing consisting of:
 - a. Transmittal letter
 - b. Petition To Make Special Because of Actual Infringement;
 - c. Declaration in Support of Petition to Make Special Because of Actual Infringement, and
 - d. A copy of the return postcard date stamped by OIPE.
3. Decision on Petition to Make Special Under 37 CFR 1.102(d) and M.P.E.P. §708.02(II): Infringement;
4. Two (2) references, and
5. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

* * * * *

EXPRESS MAIL CERTIFICATE (37 CFR 1.10)

Express Mail Label No. EV 342396461 US Date of Deposit December 19, 2003

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Name: Elaine Weisbecker

Signature *Elaine Weisbecker*

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The Commissioner is hereby authorized to charge any additional fees due, or credit any overpayment to Deposit Account No. 18-0586.

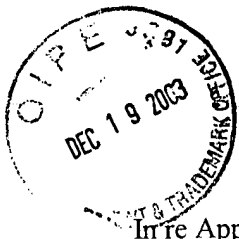
Respectfully submitted,



Edward F. Behm, Jr.
Registration No. 52,606
Thomas J. McWilliams
Registration No. 44,930
Attorneys for Applicant

Date: December 19, 2003

REEDSMITH LLP
2500 One Liberty Place
1650 Market Street
Philadelphia, Pennsylvania 19103-7301
Fax: (215) 851-1420
Edward F. Behm, Jr.
(215 241-5666)
Thomas J. McWilliams
(215 241-7939)



#9

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Tomy K. Isaac
Mark Kasiraja:
: Attorney Docket No. 00-40323-US
:
: Examiner: Not Yet Assigned
:
: Art Unit: Not Yet Assigned
:
:

Serial No. 09/723,324

Filed: November 27, 2000

For: Personalized Account Planning System

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Request for ReconsiderationCommissioner for Patents
P.O. Box 1450
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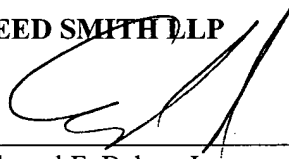
Sir:

Applicant in the above-identified application hereby submits a copy of each reference relied upon in Applicant's Petition to Make Special Because of Actual Infringement filed October 2, 2003 and respectfully requests reconsideration of the aforementioned Petition.

Should there be any additional fees due and owing with respect to this amendment and response, the Examiner is authorized to charge such fees to Deposit Account No. 18-0586.

Respectfully submitted,

REED SMITH LLP



Edward F. Behm, Jr.
Reg. No. 52,606
2500 One Liberty Place
1650 Market Street
Philadelphia, PA 19103-7301
Attorneys for ApplicantEXPRESS MAIL CERTIFICATE (37 CFR 1.10)

Express Mail Label No. EV 342396461 US

Date of Deposit : December 19, 2003

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Name Elaine Weisbecker

Signature 

ReedSmith



Thomas J. McWilliams
Direct Phone: 215-241-7939
Email: tmcwilliams@reedsmith.com

2500 One Liberty Place
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Philadelphia, PA 19103-7301
215.851.8100
Fax 215.851.1420

October 2, 2003

Commissioner of Patents Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

RE: U.S. Patent Application Serial No. 09/723.324
Personalized Account Planning System
Attorney Docket No. 00-40323-US (500323.20001)

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Technology Center 2100

Dear Sir:

Enclosed for filing in connection with the above-referenced patent application are the following documents:

1. Petition to Make Special Because of Actual Infringement (1 page);
2. Declaration In Support of Petition to Make Special Because of Actual Infringement (3 pgs.);
3. A check in the amount of 130.00 for the filing fee.

Kindly acknowledge receipt of these documents by returning the enclosed self-addressed, stamped post card to me.

The Commissioner is hereby authorized to charge any additional fees required in connection with this filing to Account No. 18-0586.

Sincerely,

REED SMITH LLP

Thomas J. McWilliams

Enclosure

EXPRESS MAIL CERTIFICATE (37 CFR 1.10)

Express Mail Label No. EV319936233US

Date of Deposit October 2, 2003

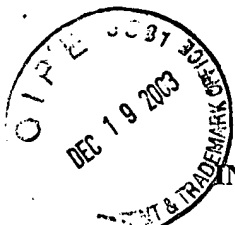
I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, P.O. Box 1450, Alexandria, VA. 22313-1450.

Name Judith A. Zweig

Signature

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Tomy K. Isaac
Mark Kasiraja

:
: Attorney Docket No. 00-40323-US

Serial No. 09/723,324

: Examiner: Not Yet Assigned

Filed: November 27, 2000

: Art Unit: Not Yet Assigned

For: Personalized Account Planning System

:

PETITION TO MAKE SPECIAL BECAUSE OF ACTUAL INFRINGEMENT

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Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

Applicant in the above-identified application hereby Petitions to Make Special the above-referenced application, due to actual infringement by a third party. A Declaration in Support of this Petition accompanies this Petition, and forms a part hereof.

Please find enclosed a check in the amount of \$130.00 for the cost for this Petition.

Please charge any additional fees, or credit any overpayment, to deposit account #18-0586.

Respectfully submitted,

REED SMITH LLP

Thomas L. McWilliams
Reg. No. 44,930
2500 One Liberty Place
1650 Market Street
Philadelphia, PA 19103-7301
Attorneys for Applicant

EXPRESS MAIL CERTIFICATE (37 CFR 1.10)

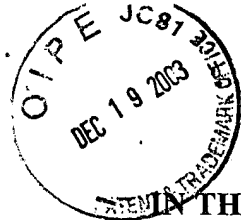
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Date of Deposit Oct 2, 2003

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Name JUDITH A. ZWEIF

Signature Judith A. Zweig



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Tomy K. Isaac and :
Mark Kasiraja :
Serial No.: 09/723,324 : Attorney Docket No.: 00-40323-US
Filed: November 27, 2000 : Examiner: Not yet assigned
Title: PERSONALIZED : Art Unit: Not yet assigned
ACCOUNT PLANNING :
SYSTEM :

**DECLARATION IN SUPPORT OF PETITION TO MAKE
SPECIAL BECAUSE OF ACTUAL INFRINGEMENT**

Commissioner of Patents and Trademarks
Washington, D.C. 20231

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Dear Sir:

1. I, Thomas Isaac, am a named inventor of the above-referenced patent application.

I am additionally the CEO of the assignee of the above-referenced application.

2. The above-referenced application is directed at least to a method for extracting organizational information from at least two service providers to form at least two organizational information protocols, wherein one organizational information protocol corresponds to each of the at least two service providers; providing a migration selection interface to a user; accessing a first at least one of the at least two service providers upon selection of the migration selection interface by the user; receiving, according to the organizational information protocol correspondent to the first at least one of the at least two service providers, of a first plurality of

information related to the user, upon said accessing a first at least one of the at least two service providers; accessing a second at least one of the at least two service providers upon selection of the migration selection interface by the user; and writing the first plurality of information to the second at least one of the at least two service providers according to the organizational information protocol correspondent to the second at least one of the at least two service providers, as claimed in claim 1 of the above-referenced application.

3. On or about September 11, 2003, I became aware that Earthlink, Inc, of 1375 Peachtree Street, Level A, Atlanta GA 30309, was marketing for sale and using a method for extracting organizational information from at least two service providers to form at least two organizational information protocols, wherein one organizational information protocol corresponds to each of the at least two service providers; providing a migration selection interface to a user; accessing a first at least one of the at least two service providers upon selection of the migration selection interface by the user; receiving, according to the organizational information protocol correspondent to the first at least one of the at least two service providers, of a first plurality of information related to the user, upon said accessing a first at least one of the at least two service providers; accessing a second at least one of the at least two service providers upon selection of the migration selection interface by the user; and writing the first plurality of information to the second at least one of the at least two service providers according to the organizational information protocol correspondent to the second at least one of the at least two service providers.

4. In my opinion, the rigid comparison of the claimed invention in Paragraph 2 and the method of Paragraph 3 above shows that at least claim 1 of the above-referenced application, as filed, is unquestionably infringed by Earthlink, Inc.

5. I have a good knowledge of the prior art relevant to the above-referenced patent application.

6. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully Submitted,

Dated: 9/26/03

Thomas Isaac

Thomas Isaac

Pat./Serial No. 09/723,324

Title: PERSONALIZED ACCOUNT

PRANDLING SYSTEM

Appl./Patentee ISAAC ETAL

Atty. Docket # 00-40323-US

(500323.2000)

The Patent and Trademark Office acknowledges,
And has stamped hereon, the date of the receipt of
The items listed below:

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① PETITION TO MAKE SPECIAL
BECAUSE OF ACTUAL
INFRINGEMENT (1pg.)

② DECLARATION IN SUPPORT
OF PETITION (3pgs.)

③ CHECK FOR \$130.⁰⁰

MAIL DATE ~~CANCELLED~~
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Paper No. 8

NOV 6 2003

DIRECTOR OFFICE
TECHNOLOGY CENTER 2100

Reed Smith LLP
2500 One Liberty Place
1650 Market Street
Philadelphia, Pennsylvania 19103

In re Application of: Tomy K. Isaac et al.)
Application No. 09/723,324)
Filed: November 27, 2000)
For: PERSONALIZED ACCOUNT)
MIGRATION SYSTEM AND)
METHOD)

**DECISION ON PETITION TO
MAKE SPECIAL UNDER 37
C.F.R. §1.102(d) AND M.P.E.P.
§708.02(II): INFRINGEMENT**

This is a decision on the petition, filed October 2, 2003, requesting to make the above-identified application special under 37 C.F.R. §1.102(d) and M.P.E.P. §708.02(II): Infringement.

A grantable petition under 37 C.F.R. §1.102(d), and M.P.E.P. §708.02, Section II, must be accompanied by payment of the fee under 37 C.F.R. §1.117(h) and a statement under 37 C.F.R. §1.102 by the applicant or assignee or statements by an attorney/agent registered to practice before the Patent and Trademark Office that (A) there is an infringing device or product actually on the market or method in use; (B) a rigid comparison of the alleged infringing device, product, or method with the claims of the application has been made, and that, in his or her opinion, some of the claims are unquestionably infringed; and (C) he or she has made or caused to be made a careful and thorough search of the prior art or has a good knowledge of the prior art. Applicant **must provide** one copy of each of the **references deemed most closely related** to the subject matter encompassed by the claims.

Applicant's submission is deficient because no references have been submitted. Accordingly, the Petition is **DISMISSED**. The application file is being forwarded to Central Files to await examination in its proper turn based on its effective filing date.

Any request for reconsideration must be filed within two months of the mailing date of this decision.

Pinchus M. Laufer
Special Programs Examiner
Technology Center 2100
Computer Architecture, Software, and Information Security
(703) 306-4160



For Release - Sept. 28, 1999

YODLEE.COM LAUNCHES A POWERFUL, NEW CONSUMER SERVICE TO HELP YOU TAKE CONTROL OF YOUR LIFE ONLINE

Provides Instant Access to All Your Personal Accounts

Yodlee.com changes the way consumers interact with their web-based accounts. We put the Internet to work for you by bringing together all your personal information, from hundreds of sources, in one convenient, secure site. Whether you want to review your bills, bank balances, e-mail, store order status, auction bids, or travel reservations - Yodlee.com enables you to take control of your life online.

Whether you want to review your bills, bank balances, e-mail, store order status, auction bids, or travel reservations, Yodlee.com offers users instant access to more than 2,000 leading web sites. In addition to the summarized view, users can automatically log-in to each account directly from Yodlee.com, saving time and energy typically spent re-entering passwords each time. By consolidating users' pertinent information, Yodlee.com helps consumers create and manage their own network of personal information online.

"Yodlee.com is delivering on the true promise of the Internet - to make people's lives easier," said Venkat Rangan, co-founder and CEO of Yodlee.com "The service re-defines personalization on the Internet. We believe Yodlee.com will accelerate the market for online account activity, making it easier and more desirable for consumers to manage their lives via the Web."

"With the launch of Yodlee.com, I can now find all my personal information on the web in one place," said Sabeer Bhatia, founder of Hotmail.

Yodlee information travels with its users, wherever they go. As a server-side solution, Yodlee.com is accessible anywhere users have web access. The company also pioneered Yodlee2Go, a patented application that intelligently syncs a user's Yodlee information with personal digital assistants (PDAs), such as the Palm.

About Yodlee

ABOUT YODLEE

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[1999-2002 Press Releases](#)

[Yodlee, IBM Japan and NIWS to Market Aggregation](#)

[Fidelity to Deploy Yodlee's Enterprise Solution](#)

[Aggregation Can Increase Profits by More Than \\$175 per Customer](#)

[Yodlee Secures \\$24 Million in New Financing](#)

[Experian and Yodlee Partner](#)

[Harris Launches Total Look](#)

[Fidelity Enhances Tool With Aggregation](#)

[Yodlee expands operations in the UK/Europe](#)

[Yodlee adds 2 Millionth User](#)

[Bank of America debuts 'My Bank of America'](#)

[KEY.COM offers "COMPLETE PICTURE"SM](#)

[Microsoft Celebrates 10th Anniversary of Helping Financial Consumers](#)

[ING Aetna Launches Aggregation](#)

[Yodlee Expands](#)

Yodlee is the trusted leader in enabling financial service providers (FSPs) to develop superior financial products and services, increasing customer profitability. Yodlee's unique iFinity Platform and Solutions, based on its patented aggregation technology, deliver unsurpassed connectivity to personal account data, for a wide spectrum of online financial offerings, including personal finance, bill management, and wealth management solutions.

Yodlee operates in the U.S., U.K., Hong Kong and Australia, and has amassed nearly four million users, over \$180 billion in aggregated assets across its network, and over 150 clients, including the world's top financial institutions and portals: AOL, Bank of America, Citibank, CUNA, Fidelity, J.P. Morgan Chase, Merrill Lynch, MSN, Wachovia, and Yahoo. Yodlee is headquartered in Redwood City, California and can be reached at www.yodlee.com.

#

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Closes](#)

[Yodlee Secures \\$50
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Consumer Service](#)

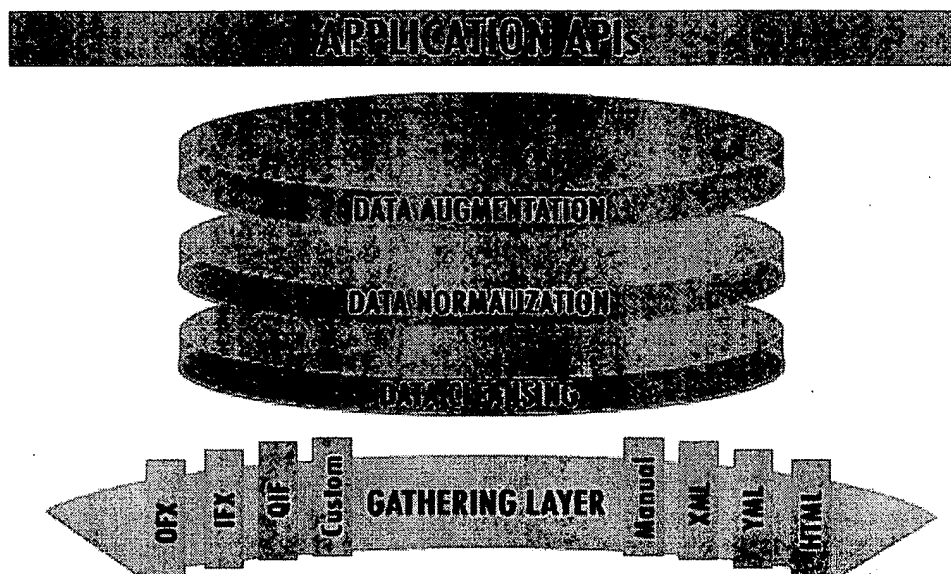
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TECHNOLOGY OVERVIEW

Yodlee's iFinity Platform is unique in the industry because it is built on a powerful technology, called Account Aggregation, which was pioneered and patented by Yodlee. Account Aggregation, as the name implies, is the consolidation of personal account data (e.g., bank accounts, investment, brokerage, 401k accounts, loans, mortgages, bills, email, travel, etc).

What is unique is the way in which Yodlee collects, cleanses, and transforms enormous volumes of personal account data from thousands of disparate sources in a way that is secure, efficient, accurate, and scalable.



YODLEE PLATFORM COMPONENTS

For many consumers - simply having a unified view and one-click access to all their personal online accounts in one place is value enough to actively adopt and use an aggregation-powered service. But, Yodlee takes it even further and enables users to interact with and proactively manage their accounts from the same interface. Users can track expenses and account transactions, pay bills, auto-login in to accounts at other sites without re-entering passwords, receive alerts and reminders based on personal account thresholds, and much, much more - all with no manual data input required.

It's the ultimate experience for managing your finances online. And no one

TECHNOLOGY

► Yodlee's iFinity Platform

[Technology Overview](#)

[Our Data Platform](#)

► What is Aggregation?

► [Security Overview](#)

does it like Yodlee.

For financial service providers (FSPs) - offering an aggregation-powered service generates substantial gains in customer retention - over 7% increases versus offering online banking alone. What's more, the aggregated data can be used to power a wide variety of useful applications - personal finance, wealth management, risk management, EBPP - that all deliver unsurpassed financial management capabilities and unprecedented opportunities to increase retention and profitability.

Yodlee's iFinity Platform is now in its fifth generation, providing the industry's most robust, secure engine for handling personal account data, and powering a multitude of enterprise applications - from EBPP to wealth management - for leading FSPs around the world.

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REPORT: Internet Account Aggregation: Creating a "Sticky" Web Interface for Financial ServicesPUBLISHED BY: **TowerGroup**DATE PUBLISHED: **5/1/2000**LENGTH: **13 Pages****About this report:**

As a delivery channel, the Internet continues to make waves within the financial services industry. One the latest capabilities and developments for online financial institutions, portals, and other Internet services providers is account aggregation. Portals, financial firms, and vendors are enabling individuals to view, on a single Web site, information from their various accounts at different financial institutions.

This TowerGroup Research Note examines the concept of account aggregation and discusses issues of concern to the retail investment industry. This Note will profile various vendors that provide account aggregation technologies and review destination Web sites that provide this service.

Table of Contents

Highlights

Vision

Introduction

Background

- Demand
- Beyond Financial Services: The Portal Approach

Aggregation Technologies

- Open Financial Exchange (OFX)
- Screen Scraping
- Other--Direct Feeds or Proprietary Technology

Aggregation Providers

- Business Models
- Vendors
- Corillian Corporation (www.corillian.com)
- Teknowledge Corporation (www.teknowledge.com)
- VerticalOne Corporation (www.verticalone.com)
- Yodlee (www.yodlee.com)
- Advent Software (www.advent.com)
- Differentiation

Aggregation Sites

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- OnMoney (www.onmoney.com)
- Quicken.com (www.quicken.com)

Benefits to End User

- Convenience
- Personalization/Customization
- Financial Planning

Benefits to Aggregation Hosts

- Customer Loyalty/Increased Usage
- Revenue Generation

Conclusion

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